Banner & Witcoff Ref. No	
Client Ref. No.	

006119.00010	

JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

1	As the below harned inventors, we hereby declare that.								
(Our residence, post o	office addres	ss and citizen	ship are as stated below	next to our names;				
sought on	We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is on the invention entitled ORDER RISK MANAGEMENT SYSTEM , the specification of which is attached hereto.								
ĺ	was filed or		Application	Serial Number	and was amended on	(if			
[n Treaty (PCT) and accor amended on (i		ication			
	We hereby state that v s amended by any am				he above-identified sp	ecification, including the			
	We hereby acknowled Federal Regulations,		to disclose in	nformation which is mate	rial to patentability in a	accordance with Title 37,			
			Prior Fo	reign Application(s	s)				
patent or	inventor's certificate	listed belo	w and have a		foreign application(s	oreign application(s) for) for patent or inventor's			
			Date of Filing	Date of Issue	Priority Claimed				
	Country	Applica	ation No.	(day month year)	(day month year)	Under 35 U.S.C. 119			
listed belo				tes Provisional App 35, United States Code,		s. provisional application			
U.S. Provisional Application No.		Date of Filing (day month year)			Priority Claimed Under 35 U.S.C. 119(e)(1)				
and, insofthe manne information	far as the subject matt er provided by the fin on as defined in Titl	benefit und ter of each of est paragrap e 37, Code	ler Title 35, Use the claims of h of Title 35, of Federal R	f this application is not di United States Code, 112	of any United States applied in the prior Unit, we acknowledge the hoccurred between the	oplication(s) listed below nited States application in duty to disclose material the filing date of the prior			
Application Serial No.			I)	Date of Filing Day, Month, Year)	h	Status □ Patented, Pending, Abandoned			
	10/611,458		July 1, 2003			Pending			
10/205 152			March 10, 2003 Pending			Donding			

Banner & Witcoff Ref. No. Client Ref. No.

6119.00010

All correspondence and telephone communications should be addressed to:

Banner & Witcoff, Ltd. Customer Number: 22908

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon. Signature Full Name of First Inventor Johnston Scott Family Name First Given Name Second Given Name Oak Park, Illinois Citizenship United States Residence Post Office Address 1031 Woodbine, Oak Park, Illinois 60302 Signature Full Name of Second Inventor John Family Name First Given Name Second Given Name Residence Chicago, Illinois Citizenship United States Post Office Address 1109 West Webster, #2, Chicago, Illinois 60614 SEP 24 2003 Signature Full Name of Third Inventor Troxel, Jr. Charlie Family Name First Given Name Second Given Name Residence Naperville, Illinois Citizenship United States Post Office Address_ 1516 Cascade Court, Naperville, Illinois 60565 Signature Full Name of Four Farrell Inventor James Family Name First Given Name Second Given Name Residence Carol Stream, Illinois Citizenship United States 684 Larch Drive, Carol Stream, Illinois 60188 Post Office Address Signature Full Name of fifth Inventor Ariathurai Arjuna Family Name First Given Name Second Given Name Residence Chicago, Illinois Citizenship United States

Post Office Address

3627 North Marshfield, Chicago, Illinois 60613

Signature_ Ill hantly		Date	9/25/03
Full Name of Sixth Inventor	Thiruthuvadoss	Agnes	Shanthi
	Family Name	First Given Name	Second Given Name
Residence Chicago, Illinois		_ Citizenship <u>Unite</u>	States INDIAN
Post Office Address 33 West Huro	n, #314, Chicago, Illinois	60610	
Signature Dans Solue	Jon	Date	9/25/03
Full Name of Seventh Inventor	Salvadori	David	, , ,
•	Family Name	First Given Name	Second Given Name
Residence Bartlett, Illinois		_ Citizenship <u>Unite</u>	ed States
Post Office Address 176 Dallas Driv	e, Bartlett, Illinois 6010	3	